

Information to identify the case:

Debtor 1	Connie Gene Jeremias	Social Security number or ITIN	xxx-xx-4217
	_____ First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 20-13464-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Connie Gene Jeremias

6/26/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Connie Gene Jeremias
DebtorCase No. 20-13464-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 36

Date Rcvd: Jun 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2020.

db
518740170 +Connie Gene Jeremias, 32 Avalon Avenue, Barnegat, NJ 08005-1313
518740180 +Foreclosure Processing Service, Superior Court Clerk, PO Box 971, Trenton, NJ 08625-0971
518740179 +LoanCare LLC, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
518740178 +LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
+LoanCare LLC, c/o McCabe, Weisberg & Conway, LLC, 216 Haddon Avenue, Ste. 201,
Collingswood, NJ 08108-2818
518740181 MABTC/Tidewater Credit Services, Po Box 13306, Virginia Beach, VA 23464
518740184 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518740183 +Mr. Cooper, 350 Highland, Houston, TX 77009-6623
518740182 +Mr. Cooper, c/o KML Law Group, P.C., 216 Haddon Avenue, Ste 406,
Collingswood, NJ 08108-2812
518740187 +Ocean County Sheriff's Office, 120 Hooper Avenue, Toms River, NJ 08753-7606
518740189 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit,
P.O. Box 245, Trenton, NJ 08695-0245)
518740188 State of New Jersey, Department of Treasury, P. O. Box 002, Trenton, NJ 08625-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Jun 27 2020 01:28:05 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 27 2020 01:28:02 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518740155 +EDI: GMACFS.COM Jun 27 2020 04:38:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,
Bloomington, MN 55438-0901
518740156 +EDI: GMACFS.COM Jun 27 2020 04:38:00 Ally Financial, P.O. Box 380901,
Bloomington, MN 55438-0901
518740158 +EDI: CAPITALONE.COM Jun 27 2020 04:38:00 Capital One, Po Box 30281,
Salt Lake City, UT 84130-0281
518740157 +EDI: CAPITALONE.COM Jun 27 2020 04:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
518740161 +EDI: CAPITALONE.COM Jun 27 2020 04:38:00 Capital One Bank USA N.A., P.O. Box 71083,
Charlotte, NC 28272-1083
518740159 +EDI: PRA.COM Jun 27 2020 04:38:00 Capital One Bank Usa N.A., c/o Portfolio Recovery,
Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
518740160 +EDI: PRA.COM Jun 27 2020 04:38:00 Capital One Bank Usa N.A., c/o Portfolio Recovery,
120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518740162 +EDI: PRA.COM Jun 27 2020 04:38:00 Comenity Bank, c/o Portfolio Recovery,
Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
518740164 EDI: WFNNB.COM Jun 27 2020 04:38:00 Comenity Bank, P.O. Box 182273,
Columbus, OH 43218-2273
518740163 +EDI: PRA.COM Jun 27 2020 04:38:00 Comenity Bank, c/o Portfolio Recovery,
120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518740165 +EDI: WFNNB.COM Jun 27 2020 04:38:00 Comenitybank/New York, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
518740166 +EDI: WFNNB.COM Jun 27 2020 04:38:00 Comenitybank/New York, Po Box 182789,
Columbus, OH 43218-2789
518740173 EDI: HFC.COM Jun 27 2020 04:38:00 HSBC Bank Nevada, N.A., P.O. Box 5244,
Carol Stream, IL 60197-5244
518740171 +EDI: PRA.COM Jun 27 2020 04:38:00 Hsbc Bank Nevada N.A., c/o Portfolio Recovery,
Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
518740172 +EDI: PRA.COM Jun 27 2020 04:38:00 Hsbc Bank Nevada N.A., c/o Portfolio Recovery,
120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518740169 EDI: IRS.COM Jun 27 2020 04:38:00 Department of Treasury, Internal Revenue Service,
Cincinnati, OH 45999-0030
518740177 +E-mail/Text: bncnotices@becket-lee.com Jun 27 2020 01:27:20 Kohls/Capital One,
Po Box 3115, Milwaukee, WI 53201-3115
518740176 +E-mail/Text: bncnotices@becket-lee.com Jun 27 2020 01:27:20 Kohls/Capital One,
Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518740186 +EDI: NAVIENTFKASMSERV.COM Jun 27 2020 04:38:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
518740185 +EDI: NAVIENTFKASMSERV.COM Jun 27 2020 04:38:00 Navient, Attn: Bankruptcy, Po Box 9640,
Wilkes-Barre, PA 18773-9640
518740190 +EDI: RMSC.COM Jun 27 2020 04:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
518740191 +EDI: RMSC.COM Jun 27 2020 04:38:00 Synchrony Bank/Lowes, Po Box 956005,
Orlando, FL 32896-0001

TOTAL: 24

District/off: 0312-3

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Date Rcvd: Jun 26, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518740167* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Department of Treasury, Internal Revenue Service, P.O. Box 9052,
Andover, MA 01810)
518740168* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Department of Treasury, Internal Revenue Service, PO Box 9052,
Andover, MA 01810)
518740175* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: IRS Dept of Treasury, 310 Lowell St, Andover, MA 01810-4544)
518740174* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Lauren Moyer on behalf of Creditor LoanCare, LLC as servicer for Lakeview Loan Servicing,
LLC lmoyer@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Connie Gene Jeremias court docs@oliverandlegg.com,
R59915@notify.bestcase.com

TOTAL: 6